

Information to identify the case:

Debtor 1 **Robert P. Leary Sr.**
First Name Middle Name Last Name
Debtor 2 **Michelle M. Leary**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4597**
EIN **-----**
Social Security number or ITIN **xxx-xx-5906**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **18-70275-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert P. Leary Sr.

Michelle M. Leary

7/25/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
 Robert P. Leary, Sr.
 Michelle M. Leary
 Debtors

Case No. 18-70275-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Jul 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2018.

db/jdb +Robert P. Leary, Sr., Michelle M. Leary, 225 W. Lloyd Street, Ebensburg, PA 15931-1905
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
 14809440 +Alltran Financial, LP, PO Box 4043, Concord, CA 94524-4043
 14809442 Atlantic Credit and Finance, LLC, PP Box 2001, Warren, MI 48090-2001
 14809446 DLP Conemaugh Memorial Med Ctr., ATTN: Patient Accounting, PO Box 603396, Charlotte, NC 28260-3396
 14809447 +Homady & Corcoran, LLC, 317 Union Street, Ste. 105, Hollidaysburg, PA 16648-2097
 14809448 +Honorable Michael J. Musulin, Central Park Complex, 110 Franklin Street, Suite 10, Johnstown, PA 15901-1829
 14809450 +National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476
 14809451 +Northland Goup, PO Box 390900, Minneapolis, MN 55439-0990
 14809452 +Ryan J. Leary, 225 West Lloyd Street, Ebensburg, PA 15931-1905
 14809453 +Ryan Leary, 225 W Lloyd Street, Ebensburg, PA 15931-1905
 14809454 +Sentry Credit Inc., Dept 988, PO Box 4115, Concord, CA 94524-4115

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 26 2018 02:04:57 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14809441 E-mail/Text: assignedriskr@ameriserv.com Jul 26 2018 02:05:23 Ameriserv Financial,
 216 Franklin St., Ste 608, PO Box 520, Johnstown, PA 15907-0520
 14809443 +EDI: BANKAMER.COM Jul 26 2018 05:53:00 Bank of America, PO Box 2284,
 Brea, CA 92822-2284
 14809444 EDI: CAPITALONE.COM Jul 26 2018 05:53:00 Capital One Services, LLC, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14809445 +E-mail/Text: abovay@creditmanagementcompany.com Jul 26 2018 02:05:22
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 14809449 +EDI: MID8.COM Jul 26 2018 05:58:00 Midland Funding, LLC, 2365 Northside Drive #300,
 San Diego, CA 92108-2709
 14809705 +EDI: PRA.COM Jul 26 2018 05:58:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14809455 EDI: USBANKARS.COM Jul 26 2018 05:58:00 US Bank, Cardmember Service, PO Box 6333,
 Fargo, ND 58125-6333
 14809456 EDI: WFFC.COM Jul 26 2018 05:58:00 Wells Fargo, Educational Financial Services,
 PO Box 5156, Sioux Falls, SD 57117-5156
 14809457 +EDI: WFFC.COM Jul 26 2018 05:58:00 Wells Fargo Home Mortgage, PO Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 aty* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-7

User: admin
Form ID: 318

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Total Noticed: 23

Date Rcvd: Jul 25, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmillawgroup.com
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com,
mmh@nsslawfirm.com;pa73@ecfcbis.com
Lisa M. Swope lms@nsslawfirm.com, mmh@nsslawfirm.com;pa73@ecfcbis.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
Theresa C Homady on behalf of Debtor Robert P. Leary, Sr. thomadyl@msn.com,
homady@gmail.com;homadylaw@gmail.com;kac52on@gmail.com;tchomady@comcast.net;thomadybk@gmail.com
Theresa C Homady on behalf of Joint Debtor Michelle M. Leary thomadyl@msn.com,
homady@gmail.com;homadylaw@gmail.com;kac52on@gmail.com;tchomady@comcast.net;thomadybk@gmail.com
TOTAL: 7